

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Previously Amended) An electronic bill payment network, comprising:
a plurality of user network stations associated with a plurality of different users, a first of the plurality of user network stations being associated with a first of the plurality of different users and operable to transmit an instruction to pay an available bill;
a plurality of biller network stations associated with a plurality of different billers, a first of the plurality of biller network stations being associated with a first of the plurality of different billers and operable to determine and transmit a first amount of the available bill and a revised amount of the available bill; and
a central network station operable to receive the first amount and revised amount of the available bill and the transmitted pay instruction, and to direct payment of the revised amount of the available bill based upon the received pay instruction.
2. (Currently Amended) A network according to claim 1, wherein:
the central network station is further operable to transmit bill availability information identifying the available bill for the first user; and

the first user network station is further operable to receive the transmitted bill availability information and to transmit a request for the available bill prior to transmitting the pay instructions.

3. (Previously Amended) A network according to claim 2, wherein the bill availability information identifies the available bill without identifying the amount of the available bill.

4. (Original) A network according to claim 2, further comprising:
a database configured to store the bill availability information so as to further identify those of the identified available bills which require information relevant to the amount of those identified available bills.

5. (Original) A network according to claim 4, wherein the database is further configured to store the determined amount.

6. (Canceled)

7. (Canceled)

8. (Previously Amended) A network according to claim 1, wherein the revised amount of the available bill is determined in response to a disputation associated with the available bill.

9. (Previously Amended) A network according to claim 8, wherein:
the revised amount of the available bill replaces the first amount of the available bill.

10. (Previously Amended) A method of paying electronic bills, comprising the steps of:

determining a first amount of an available bill at a second network location;
receiving the determined first amount at the first network location;
determining a revised amount of the available bill at the second network location;
receiving the revised amount of the available bill at the first network location;
transmitting an instruction to pay the revised amount of the available bill from the first network location;
receiving the revised amount and the pay instruction, at a third network location;
and
directing payment of the revised amount of the available bill based upon the received pay instruction, from the third network location.

11. (Previously Amended) A method according to claim 10, further comprising the steps of:

transmitting bill availability information identifying the available bill from the third network location; and

transmitting a request for the available bill

wherein the request for the available bill is transmitted prior to the instruction to pay.

12. (Canceled)

13. (Previously Amended) A method according to claim 10, further comprising the steps of:

transmitting bill availability information identifying the available bill, from the third network location;

transmitting a request for the identified available bill; and

transmitting the available bill, including the determined revised amount of the available bill, responsive to the transmitted request for the available bill, from the second location;

wherein the revised amount is determined in response to a disputation associated with the available bill.

14. (Previously Amended) A method according to claim 10, further comprising the steps of:

storing, in a database, bill availability information identifying the available bill;

transmitting the stored bill availability information, from the third network location;

receiving the transmitted bill availability information at the first location.

15. (Previously Amended) A method according to claim 14, further comprising the step of:

storing the revised amount in the database.

16. (Previously Amended) An electronic bill payment system, comprising:

a database configured to store bill availability information identifying available bills of a plurality of different billers for a plurality of different users;

a processor configured (i) to receive a network communication of a first amount of one of the available bills identified in the stored bill availability information for a first of a plurality of different users from a first of the plurality of different billers, (ii) to receive a network communication of a revised amount of the one available bill from the first of the plurality of billers, (iii) to receive a network communication of an instruction to pay the available bill from the first user, (iv) to generate a directive to pay the revised amount of the one available bill based upon the received communicated pay instruction, and (v) to store the received communicated revised amount in the database in association with the bill availability information identifying the one available bill.

17. (Previously Amended) A system according to claim 16, wherein:

the processor is further configured to transmit the stored bill availability information identifying the one available bill for the first user, prior to receiving the network communication of the revised amount and of the instruction to pay.

18. (Canceled)

19. (Canceled)

20. (Previously Amended) An article of manufacture for paying bills electronically, comprising: a computer readable storage medium; and

computer programming stored on the medium and configured to be readable from the medium by a computer processor and thereby cause the processor to operate so as to:

receive a communication of a first amount of an available bill of a first of a plurality of different billers for a first of a plurality of different users;

transmit, to the first user, bill availability information identifying the available bill;

receive, subsequent to the transmission, a communication of a revised amount of the available bill determined by the first biller;

receive a communication of an instruction of the first user to pay the available bill; and

generate a directive to pay the received communicated revised amount of the available bill based upon the received communicated pay instruction.

21. (Previously Amended) An article of manufacture according to claim 20, wherein the computer programming is further configured to cause the processor to operate so as to:
to store the received communicated revised amount in a database.

22. (Previously Amended) An article of manufacture according to claim 21, wherein the revised amount is stored in the database so as to replace the first amount of the available bill previously stored in the database.

23. (Previously Amended) An article of manufacture according to claim 20, wherein the computer programming is further configured to cause the processor to operate so as to:
receive a communication requesting bills of the first user, with the bill availability information being transmitted responsive to the received communication requesting bills.

24. (Canceled)

25. (Canceled)

26. (Previously Amended) A method of instructing payment of electronic bills, comprising the steps of:
transmitting, from a user station to a biller station, amount of an available bill;

determining, at a biller station, a revised amount of the available bill based upon the;

transmitting, from the biller station to the user station, the revised amount;

transmitting, from the user station after transmission of the revised amount from the biller station, an instruction to pay the revised amount;

receiving, at a payment service provider station, the transmitted instruction to pay the revised amount.

27. (Cancelled)

28. (Previously Amended) A method according to claim 26, further comprising:

replacing the first amount of the available bill with the revised amount at the biller station.